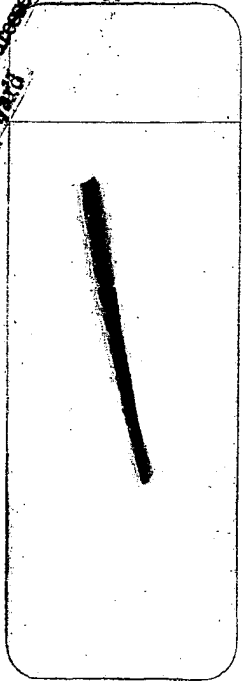


Organization **IC 3600** Bldg./Room **1/NOX**
U. S. DEPARTMENT OF COMMERCE
COMMISSIONER FOR PATENTS
P.O. BOX 1450
ALEXANDRIA, VA 22313-1450
IF UNDELIVERABLE RETURN IN TEN DAYS
OFFICIAL BUSINESS

AN EQUAL OPPORTUNITY EMPLOYER



Returned To Sender
Undeliverable as Addressed
Unable to Forward



RECEIVED
JAN 3 0 2006
USPTO MAIL CENTER



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

DFW

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/865,827	05/25/2001	Douglas Simpson	ClaimsPlace	7658

7590 01/19/2006

Arthur L. Plevy, Esq.
Duane, Morris & Heckscher LLP
100 College Road West, Suite 100
Princeton, NJ 08540



EXAMINER

KOPPIKAR, VIVEK D

ART UNIT PAPER NUMBER

3626

DATE MAILED: 01/19/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/865,827

Applicant(s)

SIMPSON ET AL.

Examiner

Vivek D. Koppikar

Art Unit

3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01 June 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-44 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-44 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 9/26/01 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>5/25/01</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of the Application

1. Claims 1-44 have been examined in this application. The Information Disclosure Statement (IDS) statement filed on May 25, 2001 has also been acknowledged.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1-2 are rejected under 35 U.S.C. 102(b) as being unpatentable by US Patent Number 4,831,526 to Luchs.

(A) As per claim 1, Luchs teaches a method of fulfilling needs of a person or entity acquired as a result of property and other similar losses (Luchs: abstract), the method comprising the steps of:

directing a person or entity with a need resulting from a loss to a site on a global computer network (Col. 6, Ln. 13-Ln. 44; Col. 15, Ln. 46-62);

interviewing the person or entity at the site to obtain information about the person or entity and the need they have (Col. 15, Ln. 45-68); and

analyzing and processing the information to provide the person or entity automatic access at the site to at least one service that will go toward fulfilling the need of the person or entity (Col. 16, Ln. 13-29).

(B) As per claim 2, Luchs teaches a system for fulfilling needs of a person or entity acquired as a result of property and other similar losses (Luchs: abstract), the system comprising a site on

Art Unit: 3626

a global computer network for fulfilling needs of persons or entities acquired from property and other similar losses (Col. 6, Ln. 13-Ln. 44; Col. 15, Ln. 46-62), the site including an interviewing component for obtaining information about the person or entity and the need they have (Col. 15, Ln. 45-68), and a data analyzing and processing component for analyzing the information provided by the person or entity and providing the person or entity automatic access at the site to at least one service that will go toward fulfilling the need of the person or entity (Col. 15, Ln. 45-68).

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

5. Claims 3-15 and 25-36 are rejected under 35 U.S.C. 102(b) as being unpatentable by over US Patent Number 5,950,169 to Borghesi.

(A) As per claim 3, Borghesi teaches a computer system for fulfilling needs resulting from claims for losses to person or property (Borghesi: abstract), the system comprising:

a site generating component for generating a site on a global computer network for inputting insurance claims from a plurality of sources (Col. 5, Ln. 51-Col. 6, Ln. 14);

a claim data analyzing component for analyzing the inputted insurance claim using deep domain knowledge about claim processing (Col. 13, Ln. 12-41);

a claim rehabilitation component that aggregates services and products related to loss recovery and uses network market-making tools to provide services to consumers and commercial interests which go toward rehabilitating insurance claims (Col. 4, Ln. 37-63).

Art Unit: 3626

- (B) As per claim 4, in Borghesi the commercial interests include insurers (Col. 4, Ln. 20-36).
- (C) As per claim 5, in Borghesi the site is operative as an online claim reporting hub that permits the plurality of sources to report details of personal and commercial insurance claims against any insurer at any time (Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).
- (D) As per claim 6, in Borghesi the plurality of sources include individuals and institutions (Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).
- (E) As per claim 7, in Borghesi the personal and commercial insurance claims are selected from the group consisting of automobile claims, homeowners claims and business claims (Col. 2, Ln. 32-37).
- (F) As per claim 8, in Borghesi the site generating component accepts inputs from the global computer network and respond to site users graphically, in sound and in printable forms (Col. 12, Ln. 59-61).
- (G) As per claim 9, in Borghesi the system provides continuous network claim service handling 24 hours a day, 7 day per week (Col. 5, Ln. 51-Col. 6, Ln. 5).
- (H) As per claim 10, in Borghesi the computer system further comprising a privacy preserving component for preserving site users' privacy while online at the site (Col. 15, Ln. 24-33).
- (I) As per claim 11, in Borghesi the plurality of sources is selected from the group consisting of individuals who experienced an insurance loss, entities that anticipate claims against its policies, and witnesses to losses (Figures 2-3 and Col. 5, Ln.51-Col. 6, Ln. 5).
- (J) As per claim 12, in Borghesi the plurality of sources is selected from the group consisting of consumers, policy holders, insurance companies, potentially responsible parties to a lawsuit,

Art Unit: 3626

and persons reporting claim events whose specific roles have not yet been defined (Col. 4, Ln. 19-36).

(K) As per claim 13, in Borghesi the system is adapted to permit consumers to process their own claims and utilize offered ancillary services and commodities (Col. 4, Ln. 19-Ln. 63 and Col. 5, Ln. 5-50).

(L) As per claim 14, in Borghesi the computer system according to claim 3, wherein the system is adapted to permit claim processing without an agent, broker or an insurance company (Figure 3 and Col. 5, Ln. 51-Col. 6, Ln. 5).

(M) As per claim 15, in Borghesi the site is operative as an online consumer-to-business exchange that permits vendors of goods and services to advertise and offer products that individuals and businesses require to rehabilitate a loss (Col. 5, Ln. 5-50).

(N) As per claim 25, Borghesi teaches a method for fulfilling needs resulting from claims for losses to person or property (Borghesi: abstract), the method comprising the steps of:

generating a site on a global computer network for inputting insurance claims from a plurality of sources (Col. 5, Ln. 51-Col. 6, Ln. 14);

analyzing the inputted insurance claim using deep domain knowledge about claim processing (Col. 13, Ln. 12-41);

aggregating services and products related to loss recovery using network market-making tools to provide services to consumers and commercial interests which go toward rehabilitating insurance claims (Col. 4, Ln. 37-63).

(O) As per claim 26, in Borghesi the commercial interests include insurers (Col. 4, Ln. 20-36).

Art Unit: 3626

- (P) As per claim 27, wherein the site is operative as an online claim reporting hub that permits the plurality of sources to report details of personal and commercial insurance claims against any insurer at any time (Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).
- (Q) As per claim 28, The method according to claim 27, wherein the plurality of sources include individuals and institutions (Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).
- (R) As per claim 29, in Borghesi the personal and commercial insurance claims are selected from the group consisting of automobile claims, homeowners claims and business claims (Col. 2, Ln. 32-37).
- (S) As per claim 30, in Borghesi the site generating step includes accepting inputs from the global computer network and responding to site users graphically, in sound and in printable forms (Col. 12, Ln. 59-61).
- (T) As per claim 31, in Borghesi the site generating step includes providing continuous network claim service handling 24 hours a day, 7 day per week (Col. 5, Ln. 51-Col. 6, Ln. 5).
- (U) As per claim 32, Borghesi teaches further the step of preserving site users' privacy while online at the site (Col. 15, Ln. 24-33).
- (V) As per claim 33, in Borghesi the plurality of sources is selected from the group consisting of individuals who experienced an insurance loss, entities that anticipate claims against its policies, and witnesses to losses (Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).
- (W) As per claim 34, in Borghesi the plurality of sources is selected from the group consisting of consumers, policy holders, insurance companies, potentially responsible parties to a lawsuit, and persons reporting claim events whose specific roles have not yet been defined (Col. 4, Ln. 19-36)

(X) As per claim 35, in Borghesi the site is operative as an online consumer-to-business exchange that permits vendors of goods and services to advertise and offer products that individuals and businesses require to rehabilitate a loss (Col. 5, Ln. 5-50).

(Y) As per claim 36, in Borghesi the aggregating step includes suggesting multiple vendors and services for performing tasks and requirements associated with rehabilitating a claim (Col. 5, Ln. 5-50).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi as applied to Claim 3 above and in further view of Progressive.com (March 1, 2000).

(A) As per claim 16, Borghesi does not teach multiple vendors and services for performing tasks and requirements associated with rehabilitating a claim, however, this feature is well known in the art as evidenced by Progressive.com (Page 1). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the system of Borghesi and add the aforementioned feature from Progressive.com with the motivation of providing a user with a means of comparing insurance policies before making a purchase, as recited in Progressive.com (Page 1).

8. Claim 17 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi as applied to Claim 3 above and in further view of US Patent Number 5,704,045 to King.

(A) As per claim 17, Borghesi does not teach that the site is operative as an online business-to-business exchange where sellers, market makers and investors transact for wholesale claims, post-accident purchase and sale of tranches of risk obligations, and subrogation rights, however, this feature is well-known in the art as evidenced by King (Col. 14, Ln. 42-58). At the time of the invention, one of ordinary skill it would have been obvious for one of ordinary skill in the art to have modified the system of Borghesi with the aforementioned feature from King with the motivation of providing a means for investors to provide funds to support risk, as recited in King (Col. 14, Ln. 42-45).

9. Claims 18-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of King as applied to Claim 17 above and in further view of US Patent Number 5,655,085 to Ryan.

(A) As per claims 18-19, Borghesi in view of King does not teach an automatic claim scoring and valuing component for automatically scoring a claim to determine the likelihood of recovery and valuing a claim. Borghesi in view of King also does not teach the feature whereby the automatic claim scoring and valuing component values a claim's subrogation value by reviewing criteria including accident description, loss state, and responsible party and then assigns a subrogation value to the claim; however, the aforementioned features are well known in the art as evidenced by Ryan (Col. 1, Ln. 38-51). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined system of Borghesi in view of King with the aforementioned teachings from Ryan with the motivation of providing a means for the subrogation rights purchasers to automatically determine which product provides the best value, as recited in Ryan (Col. 1, Ln. 45-49).

Art Unit: 3626

10. Claims 20-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of King and Ryan as applied to Claim 19 above and in further view of US Patent Number 5,307,262 to Ertel.

(A) As per claims 20-21, the combined system of Borghesi in view of King and Ryan do not teach a claim bundling component that bundles the scored and claimed values into a group of claims that have commonality to the claim. The combined system of Borghesi in view of King and Ryan also does not teach a sale price determining component for determining a sale price for the bundled group of claims, however, the aforementioned features are well known in the art as evidenced by Ertel (Col. 5, Ln. 20-39 and Col. 29, Ln. 11-48). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined system of Borghesi in view of King and Ryan with the aforementioned feature from Ertel with the motivation of facilitating the generation of a wide variety of useful summary reports, as recited in Ertel (Col. 29, Ln. 25-28).

11. Claims 22-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi as applied to Claim 3 above and in further view of US Patent Number 6,453,297 to Burks.

(A) Borghesi does not teach a database which permits selected users to search for similar Claims (identify data patterns), thereby enabling the selected users to identify potential claims which are likely to develop as class action suits or mass tort claims. Borghesi also does not teach an identity concealment component (generic data format) for concealing the identities of claimants of the claims when searching for similar claims in the database, however, the aforementioned features are well known in the art as evidenced by Burks (Col. 16, Ln. 34-46). At the time of the invention, it would have been obvious for one of ordinary skill in the art to

Art Unit: 3626

have modified the system of Borghesi with the aforementioned feature from Burks with the motivation of providing a user with a means of containing insurance costs, as recited in Burks (Col. 16, Ln. 42-45).

12. Claim 24 is rejected under 35 U.S.C. 103(a) as being unpatentable over the combined system of Borghesi in view of Burks and in further view of Ertel.

(A) The combined system of Borghesi in view of Burks also does not teach a sale price determining component for determining a sale price for the bundled group of claims, however, the aforementioned features are well known in the art as evidenced by Ertel (Col. 5, Ln. 20-39 and Col. 29, Ln. 11-48). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined system of Borghesi in view of King and Ryan with the aforementioned feature from Ertel with the motivation of facilitating the generation of a wide variety of useful summary reports, as recited in Ertel (Col. 29, Ln. 25-28).

13. Claim 37 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi as applied to Claim 25 above and in further view of US Patent Number 5,704,045 to King.

(A) As per claim 27, Borghesi does not teach that the site is operative as an online business-to-business exchange where sellers, market makers and investors transact for wholesale claims, post-accident purchase and sale of tranches of risk obligations, and subrogation rights, however, this feature is well-known in the art as evidenced by King (Col. 14, Ln. 42-58). At the time of the invention, one of ordinary skill it would have been obvious for one of ordinary skill in the art to have modified the method of Borghesi with the aforementioned feature from King with the motivation of providing a means for investors to provide funds to support risk, as recited in King (Col. 14, Ln. 42-45).

14. Claims 38-39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of King as applied to Claim 37 above and in further view of US Patent Number 5,655,085 to Ryan.

(A) As per claims 38-39, Borghesi in view of King does not teach an automatic claim scoring and valuing component for automatically scoring a claim to determine the likelihood of recovery and valuing a claim. Borghesi in view of King also does not teach the feature whereby the automatic claim scoring and valuing component values a claim's subrogation value by reviewing criteria including accident description, loss state, and responsible party and then assigns a subrogation value to the claim; however, the aforementioned features are well known in the art as evidenced by Ryan (Col. 1, Ln. 38-51). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined method of Borghesi in view of King with the aforementioned teachings from Ryan with the motivation of providing a means for the subrogation rights purchasers to automatically determine which product provides the best value, as recited in Ryan (Col. 1, Ln. 45-49).

15. Claims 40-44 are rejected are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of King and Ryan as applied to Claim 39 above and in further view of US Patent Number 5,307,262 to Ertel.

(A) As per claims 40-44, the combined system of Borghesi in view of King and Ryan do not teach a claim bundling component that bundles the scored and claimed values into a group of claims that have commonality to the claim. The combined method of Borghesi in view of King and Ryan does not teach a sale price determining component for determining a sale price for the bundled group of claims. The combined method of Borghesi in view of King and Ryan does

not teach a step of providing a database and permitting selected users to search for similar claims, thereby enabling the selected users to identify potential claims which are likely to develop as class action suits or mass tort claims. The combined method of Borghesi in view of King and Ryan also does not teach the step of concealing the identities of the claimants of the claims during the claim searching step nor the step of pooling common issues into anonymous class action groups, however, the aforementioned features are well known in the art as evidenced by Ertel (Col. 5, Ln. 20-39 and Col. 29, Ln. 11-48). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined method of Borghesi in view of King and Ryan with the aforementioned feature from Ertel with the motivation of facilitating the generation of a wide variety of useful summary reports, as recited in Ertel (Col. 29, Ln. 25-28).

Conclusion

16. Any inquire concerning this communication or earlier communications from the examiner should be directed to Vivek Koppikar, whose telephone number is (571) 272-5109. The examiner can normally be reached from Monday to Friday between 8 AM and 4:30 PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (571) 272-6776. The fax telephone number for this group is (703) 305-7687 (for official communications including After Final communications labeled "Box AF").

Another resource that is available is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the (PAIR) system. Status information for published applications may be obtained from either Private PAIR or


Art Unit: 3626

Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Sincerely,


Vivek Koppikar

9/22/2005


JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER

FORM PTO-1449
INFORMATION DISCLOSURE CITATION

1017 U.S. PTO
 09/065827
 05/25/01

Sheet 1 of 1
 Docket No. Ackrad-7
 Serial No. Herewith
 Applicant: Ackerman et al.
 Filing Date: Herewith Group: TBA

U.S. PATENT DOCUMENTS						
EXAMINER INITIALS *	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
74 A	5,991,733	11/23/99	Aleia et al.			3/22/96

FOREIGN PATENT DOCUMENTS						
EXAMINER INITIALS *	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION YES / NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)						

***EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if in conformance and not considered. Include copy of this form with next communication to applicant.

van Hem 8/31/2005

Notice of References Cited	Application/Control No. 09/865,827	Applicant(s)/Patent Under Reexamination SIMPSON ET AL.	
	Examiner Vivek D. Koppikar	Art Unit 3626	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,307,262	04-1994	Ertel, Paul Y.	705/2
	B	US-5,655,085	08-1997	Ryan et al.	705/4
	C	US-5,704,045	12-1997	King et al.	705/35
	D	US-5,950,169	09-1999	Borghesi et al.	705/4
	E	US-6,453,297	09-2002	Burks et al.	705/3
	F	US-4,831,526	05-1989	Luchs et al.	705/4
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	www.progressive.com (published on March 1, 2000)
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Enter Web Address:

All

[Take Me Back](#)[Adv. Search](#) [Compare Arch](#)Searched for <http://www.progressive.com/>**410 Results**Note some duplicates are not shown. [See all.](#)

* denotes when site was updated.

Search Results for Jan 01, 1996 - Aug 31, 2005


1996	1997	1998	1999	2000	2001	2002	2003
0 pages	0 pages	6 pages	7 pages	33 pages	102 pages	34 pages	60 pages
		Jan 16, 1998 *	Feb 08, 1999 *	Mar 01, 2000 *	Jan 19, 2001 *	May 24, 2002 *	Jan 27, 2003 *
		Dec 05, 1998 *	Apr 22, 1999 *	Mar 02, 2000 *	Mar 01, 2001 *	May 24, 2002 *	Feb 04, 2003 *
		Dec 06, 1998	Apr 28, 1999 *	Mar 02, 2000 *	Mar 02, 2001 *	May 27, 2002	Feb 04, 2003 *
		Dec 07, 1998 *	Oct 08, 1999 *	Mar 03, 2000 *	Mar 02, 2001 *	May 27, 2002 *	Feb 08, 2003 *
		Dec 12, 1998	Oct 12, 1999	Mar 03, 2000 *	Mar 31, 2001	Jun 01, 2002 *	Feb 14, 2003 *
		Dec 12, 1998 *	Nov 15, 1999	Mar 04, 2000	Apr 01, 2001 *	Jun 03, 2002	Feb 20, 2003 *
			Nov 28, 1999 *	Mar 04, 2000 *	Apr 05, 2001 *	Jun 03, 2002 *	Mar 20, 2003 *
				Mar 10, 2000 *	Apr 18, 2001 *	Jun 03, 2002 *	Mar 24, 2003 *
				Apr 08, 2000 *	May 04, 2001 *	Jul 19, 2002 *	Mar 24, 2003 *
				May 10, 2000 *	May 08, 2001	Jul 21, 2002 *	Mar 26, 2003 *
				May 10, 2000 *	May 09, 2001 *	Aug 02, 2002 *	Mar 31, 2003 *
				May 11, 2000	May 15, 2001 *	Aug 08, 2002 *	Apr 05, 2003 *
				May 19, 2000	May 16, 2001	Aug 13, 2002	Apr 20, 2003
				Jun 06, 2000 *	May 17, 2001 *	Sep 15, 2002 *	Apr 22, 2003 *
				Jun 19, 2000 *	May 17, 2001 *	Sep 20, 2002 *	Apr 23, 2003
				Jun 20, 2000	May 17, 2001 *	Sep 23, 2002	Apr 25, 2003 *
				Jun 21, 2000	May 18, 2001 *	Sep 25, 2002 *	May 01, 2003 *
				Jun 21, 2000 *	May 18, 2001 *	Sep 27, 2002 *	May 27, 2003 *
				Jun 21, 2000 *	May 18, 2001 *	Sep 28, 2002	May 30, 2003 *
				Jun 22, 2000 *	May 18, 2001	Sep 29, 2002	Jun 01, 2003
				Jul 06, 2000 *	May 18, 2001 *	Sep 30, 2002 *	Jun 12, 2003 *
				Aug 15, 2000 *	May 18, 2001 *	Sep 30, 2002 *	Jun 12, 2003 *
				Aug 15, 2000 *	May 18, 2001 *	Oct 08, 2002 *	Jun 19, 2003 *
				Aug 16, 2000 *	May 19, 2001 *	Oct 24, 2002 *	Jun 22, 2003 *
				Oct 07, 2000 *	May 19, 2001 *	Oct 31, 2002 *	Jul 07, 2003 *
				Oct 17, 2000 *	May 28, 2001 *	Nov 09, 2002 *	Jul 18, 2003 *
				Oct 17, 2000 *	May 28, 2001 *	Nov 15, 2002 *	Jul 21, 2003 *
				Oct 18, 2000	May 29, 2001 *	Nov 19, 2002	Jul 23, 2003
				Oct 18, 2000 *	May 30, 2001 *	Nov 20, 2002	Jul 27, 2003 *
				Oct 18, 2000 *	May 30, 2001 *	Nov 21, 2002 *	Jul 31, 2003 *
				Oct 19, 2000	Jun 02, 2001 *	Nov 22, 2002	Aug 01, 2003 *
				Dec 05, 2000 *	Jun 02, 2001 *	Nov 26, 2002 *	Aug 03, 2003 *
				Dec 11, 2000 *	Jun 02, 2001 *	Nov 30, 2002 *	Aug 04, 2003
					Jun 03, 2001 *	Dec 01, 2002	Aug 06, 2003 *
					Jun 03, 2001 *		Sep 20, 2003 *
					Jun 03, 2001 *		Sep 21, 2003 *
					Jun 03, 2001 *		Sep 23, 2003 *
					Jun 03, 2001 *		Sep 24, 2003 *
					Jun 03, 2001 *		Oct 01, 2003 *
					Jun 03, 2001 *		Oct 01, 2003 *

Jun 03, 2001 *	Oct 06, 2003
Jun 03, 2001 *	Oct 14, 2003 *
Jun 03, 2001 *	Oct 22, 2003 *
Jun 03, 2001 *	Oct 23, 2003 *
Jun 03, 2001 *	Oct 23, 2003 *
Jun 03, 2001 *	Oct 26, 2003 *
Jun 03, 2001 *	Oct 27, 2003 *
Jun 03, 2001 *	Oct 27, 2003 *
Jun 03, 2001 *	Nov 23, 2003 *
Jun 03, 2001 *	Nov 24, 2003 *
Jun 03, 2001 *	Nov 26, 2003 *
Jun 04, 2001 *	Nov 26, 2003 *
Jun 04, 2001 *	Nov 28, 2003
Jun 04, 2001 *	Dec 01, 2003
Jun 04, 2001 *	Dec 02, 2003 *
Jun 04, 2001 *	Dec 02, 2003 *
Jun 04, 2001 *	Dec 23, 2003 *
Jun 04, 2001 *	Dec 29, 2003 *
Jun 06, 2001 *	Dec 30, 2003
Jun 07, 2001 *	Dec 31, 2003 *
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 07, 2001 *	
Jun 08, 2001 *	
Jun 08, 2001 *	
Jun 09, 2001 *	
Jun 09, 2001 *	
Jun 09, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 11, 2001 *	
Jun 17, 2001 *	
Jun 17, 2001 *	
Jun 18, 2001 *	
Jun 18, 2001 *	
Jun 20, 2001 *	
Jun 20, 2001 *	
Jun 22, 2001 *	
Jun 26, 2001 *	
Jun 27, 2001	
Jul 02, 2001 *	

[Jul 07, 2001](#) *
[Jul 09, 2001](#) *
[Jul 11, 2001](#)
[Jul 21, 2001](#) *
[Sep 25, 2001](#) *
[Nov 10, 2001](#) *
[Nov 29, 2001](#) *

[Home](#) | [Help](#)

[Copyright © 2001, Internet Archive](#) | [Terms of Use](#) | [Privacy Policy](#)




NOW YOU CAN BUY ONLINE.

[Quote, Compare & Buy](#)
[access your Personal Progressive account](#)
[Find a nearby Agent](#)
[About Progressive](#)

☒ Left Hand Navigation

We're Your Online Insurance Center



Quote, Compare & Buy

Instantly obtain a quote for auto, motorcycle, watercraft and RV Insurance. In most states you can purchase your auto policy online.

Personal Progressive


Your personalized online insurance service center for billing, online payments, policy changes, individualized claim information, and vehicle replacement quotes.

Locate a Progressive Authorized Agent in your area.

Join our Claims Virtual Job Fair

In some of the hottest places to live, claims career opportunities. We s good pay, independence and mor right now.

Immediate Response® Claims Service

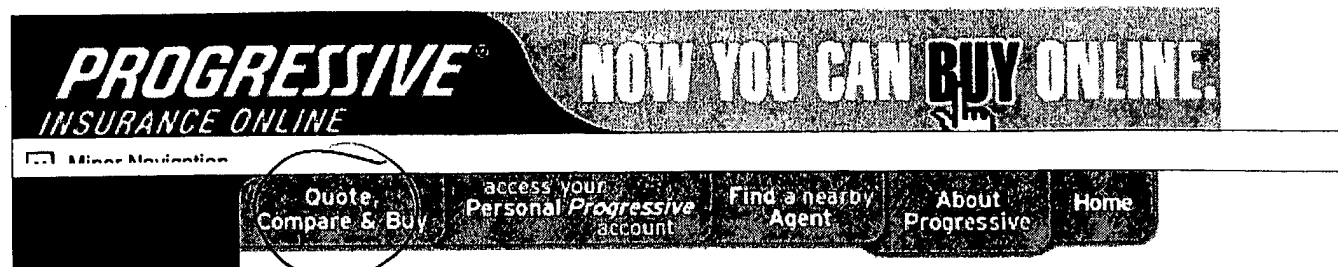


- On-the
- 350+ l
- offices
- 24 hor
- 7 days

Copyright © 1995 - 2000 Progressive Casualty Insurance Company.
 6300 Wilson Mills Road, Mayfield Village, OH 44143
 All Rights Reserved. [Terms & Conditions](#) | [Privacy Policy](#)

Free Insurance Quote: 1-800-AUT
 Progressive works 24 hours a day
 Claims Reporting: 1-800-274-4496
 Policy Service: 1-877-PROG-COM
 (1-877-776-4266)

[Quote, Compare & Buy](#) | [Personal Progressive](#) | [Find An Agent](#) | [About Progressive](#)
[Employment Center](#) | [Progressive Merchandise](#) | [Safe Driving](#) | [Site Map](#) | [Search](#) | [Contact Us](#) | [Help](#)



- CEO Message

- We Insure...

- Policy Services

- Claims Services

- Employment
Gateway

- Insurance
Rebates

- Media Relations

- Affiliate
Program

- Art Gallery

- Your Own
Dashboard
Accounts

About Progressive

In business since 1937, Progressive is one of the nation's largest auto insurers. We provide all drivers with competitive rates and innovative services designed to make it easy to shop for, buy and own an auto insurance policy.

Headquartered in Cleveland, Progressive writes auto, motorcycle, recreation vehicle (RV), personal watercraft and commercial vehicle insurance in 48 states and the District of Columbia. We also insure financial institutions.

We are a leader in giving consumers choices in the ways to shop for and buy auto insurance including through more than 30,000 Independent Agencies, via 1-800-AUTO-PRO® (the company's 24-hour auto insurance comparison rating), shopping through the Internet, and through the use of Affiliate Programs.

In 1998, we reported net written premium in excess of \$5.3 billion, an increase of 14 percent from the previous year. The Progressive Corporation's stock is traded on the New York Stock Exchange (NYSE:PGR).

Comp Highli

- Progre

- Our Hi

- Our Va

- What n
Progres

[Quote, Compare & Buy](#) | [Personal Progressive](#) | [Find An Agent](#) | [About Progressive](#) | [Home](#)
[Site Map](#) | [Search](#) | [Contact Us](#) | [Help](#)

Copyright © 1995 - 2000 Progressive Casualty Insurance Company.
All Rights Reserved. [Terms & Conditions](#) | [Privacy Policy](#)

THIS PAGE BLANK (USPTO)